



## Know your rights at a glance

Plain-English UK consumer rights, on one page.

### Faulty goods

- Must be satisfactory quality, fit for purpose and as described.
- **30 days**: you can reject faulty goods for a refund.
- **6 months**: a fault is presumed to have been there from the start.
- After that: repair or replacement, then a price reduction or refund.
- You can claim for up to 6 years (5 in Scotland).

### Buying online or by phone

- **14 days** to cancel most orders, from the day after you receive the goods.
- Refund due within 14 days of the goods coming back.
- Exceptions include made-to-order and perishable items.

### Services and repairs

- Must be done with reasonable care and skill.
- If not, ask them to repeat the work or give a price reduction.
- Keep photos and quotes. Do not pay in full for unfinished work.

### Paying by card

- **Credit card**: Section 75 can make the card company liable, for items over £100 and up to £30,000.
- **Debit card**: ask your bank about a chargeback.

### Flights

- Long delays, short-notice cancellations and denied boarding can mean compensation of £220, £350 or £520.
- Not payable when extraordinary circumstances applied.

### Scams

- Bank-transfer scam victims can often get money back, up to £85,000. Claim within 13 months.
- Call your bank straight away.

## Complained and got nowhere?

Ask for a **final response** in writing, then go to the free ombudsman or ADR scheme. Ask Citizens Advice if you are unsure which one.